B 1 (Official Form Case 08-27023 Doc 1 Filed 10/08/08 Entered 10/08/08 15:43:30 Desc Main United States Bankruptcy CAOCUMENT Page 1 of 34 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Patterson, Michael, E. Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8649 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 815 E. Oakton - Lot 131 Des Plaines, IL ZIP CODE 60018 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business ✓ Chapter 7 Chapter 15 Petition for $\mathbf{\Lambda}$ Chapter 9 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Recognition of a Foreign 11 U.S.C. § 101(51B) Chapter 11 See Exhibit D on page 2 of this form. Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Chapter 13 Recognition of a Foreign Partnership Stockbroker Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank $\overline{\mathbf{A}}$ Clerk Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) **✓** Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Ī Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors $oldsymbol{\sqrt{}}$ 200-999 50-99 100-199 10.001-25.001-50.001-1-49 1.000-5.001-Over 50,000 100,000 100,000 5,000 10,000 25,000 Estimated Assets \checkmark \$100,000,001 \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 More than to \$1 billion \$50,000 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$1 billion to \$1 million million million million million Estimated Liabilities $\overline{\mathbf{A}}$ П П П П П П \$50,001 to \$100,000,001 \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million

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B 1 (Official Form	© ase 08-27023 Doc 1 Filed 10/08/08	Entered 10/08/08 15:43:30	Desc Main Page 2
Voluntary Petitio	on Document ne completed and filed in every case.)	Rage 2 ot 34 Michael E. Patterson	
(17115 page mast o	All Prior Bankruptcy Cases Filed Within Last 8 Y		
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affile	iate of this Debtor (If more than one, attach add Case Number:	ditional sheet.) Date Filed:
District: Northe	ern District of Illinois	Relationship:	Judge:
INOITHIC		7.10.5	
10Q) with the Sec	Exhibit A d if debtor is required to file periodic reports (e.g., forms 10K and curities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.) e foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
Exhibit A i	is attached and made a part of this petition.	x /s/ Jory Chelin 9/29/08	
		Signature of Attorney for Debtor(s) (Date)
	Exhibit	C	
Does the debtor of	wn or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
l _			,
Yes, and E	xhibit C is attached and made a part of this petition.		
☑ No.			
☑ Exhibi	Exhibit eted by every individual debtor. If a joint petition is filed it D completed and signed by the debtor is attached and at petition: it D also completed and signed by the joint debtor is attached.	d, each spouse must complete and attac	ch a separate Exhibit D.)
	Information Regarding to (Check any applied Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day. There is a bankruptcy case concerning debtor's affiliate, general part Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	cable box.) If business, or principal assets in this District for ys than in any other District. Iner, or partnership pending in this District. The of business or principal assets in the United States a defendant in an action or proceeding [in a feet of the content of the c	ates in this District, or
	Certification by a Debtor Who Resides a (Check all applica) Landlord has a judgment against the debtor for possession of debt	able boxes.)	allowing)
	Zanarora has a juagment against the action for possession of acti	or streamer. (If box enecked, complete the R	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi	circumstances under which the debtor would be	
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the
l 🗆	Debtor certifies that he/she has served the Landlord with this certi	ification. (11 U.S.C. § 362(1)).	

Case 08-27023 Doc 1 Filed 10/08/08 Entered 10/08/08 15:43:30 Desc Main Document Page 3 of 34 B 1 (Official Form) 1 (1/08) Page 3 Voluntary Petition Name of Debtor(s): Michael E. Patterson (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and correct and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer /s/ Bradley S. Chelin I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Bradley S. Chelin provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s)
Law Office of Jory Chelin required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name 1454 Miner St fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address Des Plaines, IL 60016 or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 847 827-2700 Telephone Number 9/29/08 Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

individual.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Authorized Individual

Title of Authorized Individual

Date

Printed Name of Authorized Individual

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

-	Northern	District of	Illinois	
In re Michael E			Case No	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

✓ 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

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In re _	Bankruptcy of Michael E. Patterson	_,	Case No.
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
0				
	То	tal ≻	0.00	

(Report also on Summary of Schedules.)

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In re	Bankruptcy of Michael E. Patterson ,	Case No
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		\$500 on Hand		\$500
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Х			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Fridge, microwave, stove, washer/dryer, 2 living room chairs, 2 TVs, VCR, DVDs, etc.		\$1,475
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		books		\$100
6. Wearing apparel.		Misc. Clothes		\$500
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		digital camera		\$75
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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In re Bankruptcy of Michael E. Patterson	,	Case No.	
Debtor		(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X	Random House Company in Westminster, MD		At 65, I will receive
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			\$1,600/mo for life
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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	Debtor		(If known)	

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	'	continuation sheets attached Tota	ıl>	\$2,650.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re	Bankruptcy of Michae	el E. Patter	son .	Case No.		

SCHEDIII E	DDADED	TV CI	AIMED	AC	FYFMDT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Debtor

☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)

 $\hfill \square$ Check if debtor claims a homestead exemption that exceeds \$136,875.

(If known)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	735ILCS 5/12-1001	\$500	\$500
Misc. household goods and furnishings	11 11	\$2,650	\$2,650
Misc. books	" "	\$100	\$100
Misc clothes and digital camera	" "	\$575	\$575

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B6D (Official Form 6D) (12/07)

In re	Bankruptcy of Michael E. Patterson	,	Case No.	
	Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 \checkmark

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
			VALUE \$					
continuation sheets attached			Subtotal ► (Total of this page)				\$ 0.00	\$ 0.00
			Total ► (Use only on last page)				\$0.00	\$0.00
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

In re	Bankruptcy of Michael E. Patterson	_,	Case No.	
	Debtor			(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	1							
ACCOUNT NO.			VALUE \$					
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Sheet no of continuation			VALUE \$ Subtotal (s)▶				\$	\$
sheets attached to Schedule of Creditors Holding Secured Claims			(Total(s) of this page)					
			Total(s) ► (Use only on last page)				\$	\$
			, , , , , , , , , , , , , , , , , , ,				(Report also on Summary of Schedules.)	(If applicable, report also on

Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	Bankruptcy of Michael E. Patterson	_,	Case No.		
_	Debtor			(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtor with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re Bankruptcy of Michael E. Patterson , Case No. (if known)
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

Debtor		(if known)	
In re	,	Case No.	
Case 08-27023 Doc 1 B6E (Official Form 6E) (12/07) – Cont.	Filed 10/08/08 Document	Entered 10/08/08 15:43:30 Page 15 of 34	Desc Main

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	1 to Scl	hedule of	(T	S otals of	ubtotal this pa	ls ≻	\$	\$	
			(Use only on last page of t Schedule E. Report also o of Schedules.)	he com	Tota pleted ummar		\$		
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	report Certain	also on			\$	\$

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Dor (Office	ar 1 or m or) (12/07)		Document	Page 16 of 34		
In re	Bankruptcy of Michael	E. Patterson	•	Case No.		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Debtor

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9523			2008-treatment for excema				
Mavenaderma Centers, Inc 1550 Old Henderson Rd Suite 100 Columbus, OH 43220							\$39.00
ACCOUNT NO. 4627			2005-2008 Misc. Purchases				
Fleet Platinum P.O. Box 15480 Wilmington, DE 19850							\$10,287.88
ACCOUNT NO. 1137			misc. purchases 2002-2008				
Best Buy, Inc HRS USA P.O. Box 17298 Baltimore, MD 21297							\$3,336.73
ACCOUNT NO. 2189			misc. purchases 2002-2008				
US Bank P.O. Box 790408 St. Louis, MO 63179-0408							\$10,634.65
	-		•		Sub	total➤	\$ 24,298.26
continuation sheets attached		(Report a	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabil	icable, o	ed Sched n the Sta	tistical	\$

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In re	Bankruptcy of Michael E. Patterson	 Case No.	
	Debtor	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

				_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1137			Misc purchases 2005-2006				
Arrow Financial Services c/o: Blatt, Hasenmiller, Leibsker 1255 S. Wacker Dr Suite 400 Chicago, IL 60606							\$4,755.83
ACCOUNT NO. 5352			Misc purchases 2006-2007				
LVNN Funding, Inc. c/o: Blatt, Hasenmiller, Leibsker 1255 S. Wacker Dr Suite 400 Chicago, IL 60606							\$1,310.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.	_						
Sheet noof continuation sheets at to Schedule of Creditors Holding Unsecu Nonpriority Claims		ı	1	1	Sub	ototal➤	\$ 6,065.83
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	itistical	\$ 30,364.09

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[n re _	Bankruptcy of Michael E. Patterson,	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE ANI NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

	Debtor				(if known)	
In re_	Bankruptcy of Michael	E. Patterso	<u>on</u> ,	Case No.		
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	

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Debtor

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(if known)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: single	RELATIONSHIP(S): none		AGE(S):		
Employment:	DEBTOR		SPOUSE		
Occupation	clerk				
Name of Employer	Lia Sopnia				
How long employed	i 7 months				
Address of Employ	er 855 Foster Ave Bensenville, IL 60106				
	of average or projected monthly income at time	DEBTOR	SPOUSE		
case f	iled)	\$2,046	\$		
1. Monthly gross wag	ges, salary, and commissions	ψ <u>2,0.0</u>	Ψ		
(Prorate if not pa 2. Estimate monthly	overtime	\$	\$		
3. SUBTOTAL		\$2,046	\$		
4. LESS PAYROLL		\$	\$		
a. Payroll taxes arb. Insurance	nd social security	\$	\$ \$		
c. Union dues		\$	\$		
d. Other (Specify)	::	\$	\$		
5. SUBTOTAL OF P	AYROLL DEDUCTIONS	\$ <u>566</u>	\$		
6. TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>1,480</u>	\$		
7. Regular income fro (Attach detailed	om operation of business or profession or farm	\$ <u>0</u>	\$		
8. Income from real p		\$0	\$		
9. Interest and divide		\$ <u>0</u>	\$		
	nance or support payments payable to the debtor for e or that of dependents listed above	<u>\$</u>	\$		
11. Social security or (Specify):12. Pension or retirer	government assistance	_{\$} 0	\$		
		\$ O	\$		
13. Other monthly in (Specify):		\$ <u>0</u>	\$		
14. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>0</u>	\$		
15. AVERAGE MON	NTHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>1,480</u>	\$		
	ERAGE MONTHLY INCOME: (Combine column	\$ <u>1,4</u>			
totals from line 15)			nary of Schedules and, if applicat ry of Certain Liabilities and Relat		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re Bankruptcy of Michael E. Patterson,
Debtor

c. Monthly net income (a. minus b.)

Case No.		
	(if known)	

\$164

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

weekly, quarterly, semi-annually, or annual		ected monthly expenses of the debtor and the debtor's family varie. The average monthly expenses calculated on this form	
allowed on Form22A or 22C. Check this box if a joint petition is	s filed and debtor's	spouse maintains a separate household. Complete a separat	e schedule of expenditures labeled "Spouse."
Rent or home mortgage payment (include)	e lot rented for mol	pile home)	\$260
a. Are real estate taxes included?		No	¥ <u>200</u>
b. Is property insurance included?	Yes 🗸	No	
2. Utilities: a. Electricity and heating fuel			§70
b. Water and sewer			\$ 10
c. Telephone			\$ 7
•			\$
3. Home maintenance (repairs and upkeep)			\$ \$
4. Food			\$ 280
5. Clothing			\$ 200
6. Laundry and dry cleaning			\$ 10
7. Medical and dental expenses			\$
8. Transportation (not including car paymer	nts)		\$ 66
9. Recreation, clubs and entertainment, new		s, etc.	\$ 25
10.Charitable contributions			\$ 5
11.Insurance (not deducted from wages or i	ncluded in home n	nortgage payments)	
a. Homeowner's or renter's			\$ 25
b. Life			\$
c. Health			\$
d. Auto			\$ 63
e. Other			\$
12. Taxes (not deducted from wages or incl (Specify)	uded in home mor	gage payments)	\$
13. Installment payments: (In chapter 11, 12	2, and 13 cases, do	not list payments to be included in the plan)	
a. Auto			\$
b. Other repa	yment of loan t	o my brother	\$ <u>400</u>
c. Other			\$
14. Alimony, maintenance, and support paid	d to others		\$
15. Payments for support of additional depe	endents not living	at your home	\$
16. Regular expenses from operation of bus	siness, profession,	or farm (attach detailed statement)	\$
17. Other vacati	on (40); car ma	ntenance (25)	\$ <u>65</u>
18. AVERAGE MONTHLY EXPENSES (if applicable, on the Statistical Summary			<u>\$1,316</u>
19. Describe any increase or decrease in exp	penditures reasona	bly anticipated to occur within the year following the filing	of this document:
20. STATEMENT OF MONTHLY NET IN	NCOME		
a. Average monthly income from Line	15 of Schedule I		\$ <u>1,480</u>
b. Average monthly expenses from Lin	e 18 above		\$1,316

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

		Northern	District Of _	Illinois	
In re _	Bankruptcy of Micha Debtor	el E. Patterson		Case No.	
	Detitor			Chapter	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	3	\$ 2,650		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 30,364.09	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,480.00
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$1,316.00
то	ΓAL	13	\$ 2,650.00	\$30,364.09	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

		•
Monthonn	District Of III'	
Northern	District Of Illinois	

In re	Bankruptcy of Michael E. Patterson,
	Debtor

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,480.00
Average Expenses (from Schedule J, Line 18)	\$1,316.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$2,046.00

State the following:

tute the following.			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00	
4. Total from Schedule F		\$30,364.09	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$30,364.09	

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	Bankruptcy of Michael E. Patterson Debtor	, Case No	(if known)
	STATEME	NT OF FINANCIAL A	AFFAIRS
informa filed. A should affairs. child's J §112 ar must co addition	ormation for both spouses is combined. If the ation for both spouses whether or not a joint An individual debtor engaged in business as provide the information requested on this st. To indicate payments, transfers and the like parent or guardian, such as "A.B., a minor cond Fed. R. Bankr. P. 1007(m). Questions 1 - 18 are to be completed by somplete Questions 19 - 25. If the answer to	the case is filed under chapter 12 to petition is filed, unless the spot a sole proprietor, partner, family tatement concerning all such active to minor children, state the child, by John Doe, guardian." It call debtors. Debtors that are or on an applicable question is "Nestion, use and attach a separat	divities as well as the individual's personal hild's initials and the name and address of the Do not disclose the child's name. See, 11 U.S.C. have been in business, as defined below, also
		DEFINITIONS	
the filir of the v self-em	and debtor is "in business" for the purpose of a go of this bankruptcy case, any of the follow of the oting or equity securities of a corporation; a ployed full-time or part-time. An individuals in a trade, business, or other activity, other	of this form if the debtor is or having: an officer, director, managa partner, other than a limited pal debtor also may be "in business"	ess" for the purpose of this form if the debtor
5 perce	latives; corporations of which the debtor is	an officer, director, or person in of a corporate debtor and their	the debtor; general partners of the debtor and control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	1. Income from employment or oper	ation of business	
None	the debtor's business, including part-time beginning of this calendar year to the dat two years immediately preceding this ca the basis of a fiscal rather than a calendar of the debtor's fiscal year.) If a joint peti	e activities either as an employe te this case was commenced. Stallendar year. (A debtor that man r year may report fiscal year indition is filed, state income for ea the income of both spouses wheth	nent, trade, or profession, or from operation of e or in independent trade or business, from the tate also the gross amounts received during the intains, or has maintained, financial records on come. Identify the beginning and ending dates ach spouse separately. (Married debtors filing er or not a joint petition is filed, unless the
	AMOUNT	SC	DURCE

2007: \$0 Unemployed, 2006: \$13,520 -> Triple-A Motor Club

2008: \$450

Lia Sophia

2. Income other than from employment or operation of business

None П

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT 2006: \$4,238

SOURCE State of Illinois Unemployment 2

Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF **AMOUNT** AMOUNT **PAYMENTS** STILL OWING **PAID**





b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT **AMOUNT** PAYMENTS/ PAID OR STILL

TRANSFERS VALUE OF **OWING**

TRANSFERS

3

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR **PAYMENT PAID** STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF PROCEEDING	COURT OR AGENCY	STATUS OR
AND CASE NUMBER		AND LOCATION	DISPOSITION
Case No. 06M1-104979, Arrow Financial Services, LLC vs. MEP Case No. 07M1-190019,	Breach of Contract LVNV Funding vs. Michael E. Patterson - Breach of Contract	Daley Center-Chicago Daley Center-Chicago	Pending Pending



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION NAME AND ADDRESS OF PERSON FOR WHOSE DATE OF AND VALUE BENEFIT PROPERTY WAS SEIZED **SEIZURE** OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF DEDOGGEGGION

DECCRIPTION

	DATE OF REPOSSESSION,	DESCRIPTION
NAME AND ADDRESS	FORECLOSURE SALE,	AND VALUE
OF CREDITOR OR SELLER	TRANSFER OR RETURN	OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4

TERMS OF
NAME AND ADDRESS
DATE OF
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

DESCRIPTION

AND VALUE

OF PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSRELATIONSHIPDESCRIPTIONOF PERSONTO DEBTOR,DATEAND VALUEOR ORGANIZATIONIF ANYOF GIFTOF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART
PROPERTY BY INSURANCE, GIVE PARTICULARS OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

 \mathbf{V}

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY CONTENTS

IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

1824 Fargo Des Plaines, IL 60018 Mike Patterson

7/04-7/07

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16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

7

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL

BEGINNING AND

8

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS ENDING DATES



NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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	NAME		ADDRESS
ne	d. List all financial institutions, creditors financial statement was issued by the debt		rcantile and trade agencies, to whom a ly preceding the commencement of this cas
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
e	a. List the dates of the last two inventorie taking of each inventory, and the dollar ar		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
e	b. List the name and address of the person in a., above. DATE OF INVENTORY	n having possession of the reco	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-	21 . Current Partners, Officers, Di	irectors and Shareholders	
e	 a. If the debtor is a partnership, list the partnership. 	he nature and percentage of par	tnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
····	b. If the debtor is a corporation, lis directly or indirectly owns, controls, corporation.		e corporation, and each stockholder who he voting or equity securities of the
			NATURE AND PERCENTAGE

22. Former partners, officers, directors and shareholders					
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.				
	NAME	ADDRESS	DATE OF WITHDRAWAL		
None		b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.			
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION		
	23 . Withdrawals from a partnership	or distributions by a corpora	tion		
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.				
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTO	DATE AND PURPO OR OF WITHDRAWAL			
	24. Tax Consolidation Group.				
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of ar consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.				
	NAME OF PARENT CORPORATE	ION TAXPAYER-IDENT	TIFICATION NUMBER (EIN)		
	25. Pension Funds.				
None	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.				
	NAME OF PENSION FUND	TAXPAVER_IDENTIFIC	ATION NUMBER (FIN)		

* * * * * *

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[If completed by an individue	al or individual and spouse]	
	erjury that I have read the answers c thereto and that they are true and co	ontained in the foregoing statement of financial rrect.
Date	Signature	
	of Debto	r
Date	Signature of Joint I (if any)	
	that I have read the answers contained in the correct to the best of my knowledge, inform	
[An individual signing on behalf o	of a partnership or corporation must indicat	
Penalty for making a false state	continuation sheets at	tached t for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty of perjury that: (1) I compensation and have provided the debtor wand 342(b); and, (3) if rules or guidelines have	I am a bankruptcy petition preparer as definition at a copy of this document and the notice been promulgated pursuant to 11 U.S.C. and debtor notice of the maximum amount be	PTCY PETITION PREPARER (See 11 U.S.C. § 110) ned in 11 U.S.C. § 110; (2) I prepared this document for s and information required under 11 U.S.C. §§ 110(b), 110(h), § 110(h) setting a maximum fee for services chargeable by fore preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Ba	ankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
if the bankruptcy petition preparer is not an in responsible person, or partner who signs this a Address		ress, and social-security number of the officer, principal,
XSignature of Bankruptcy Petition Preparer		 Date
Signature of Bankrupicy Petition Preparer		Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.